FALLING OFF IN LOAN DEMANDS

Bankers Report a Week of Inactivity. Though Clearings Increase.

BUSINESS GENERALLY FAIR

Trade in All Lines Is Not Overly Brisk, Weather Conditions Having Some Effect.

The local financial situation has not experienced any change of note the past week. If anything, it is a little quieter, with the demand for money of rain in the state south of this city, which has had something of a depress considered here as conducive to in-

ergssed business activities. The effect more marked in the east, but at this meridian, such conditions are not without their influences. One grafifying feature of the week is the recouping of the bank clearings, so that they are now in excess of the figures of the cor-responding week in 1909.

BUYING POWER EXHAUSTED. Money Clews in his latest efreular let-

"Conditions are complicated by evidence that the buying power of the investing public has been at least temperarily exhausted; either by the exdive issue of new securities, or by a action in savings. Time is required correction of such a situation as It is known also that further a security issues are imminent, and inducements either in the form of a prices or higher rates of interest givileges of some sort will have to nade to secure a market.

made to secure a market.
Attention is now being closely rivetupon the crop outlook. Wheat prosets are for a full crop at good prices,
to corn crop, however, is in many reects a more destrable crop than
the outlook is for a very
track areage of this grain. In cotrge acreage of this grain. In cot-n the reports of damage have been uch exagerated. Probably not more an a third of the crop has been plantcomparatively small localities. It is not too late for replacting, and there is consequently ample time for recouping all the losses thus far suffered. A large soon need to replenish their stocks. all the losses thus far suffered. A large cotton acreage is practically certain. Considerable damage to the fruit crops has occurred in certain sections of the vest, but here too the injury was preatly exaggerated, and other sections of the country are known to possess for favorable promise. Regarding the crop situation as a whole there is yet no occasion for uneasiness. The crop-dilers, however, have had a good inting, and undoubtedly made the most of their opportunities.

their opportunities.
The above briefly cites all the know.

reached should be regarded as a hatural and desirable correction of an abnormal position. The country has been traveling too fast. Our markets were out of gear. A period of readjustment was absolutely necessary to restere orices and supplies to the normal. This process of readjustment is now being passed through. There is nothing in the situation to warrant any unusual uncanness. On the contrary, the general situation is sound underneath, and the settling of our affairs upon a lower and safer basis, and the elimination of weak spots will in the end be henchelal. furnishing the basis for a fresh forward and more substantial movement than would be otherwise possible. It may be that the reaction will progress; but the further it goes, within reason, the better will be the chances for a sound recovery later on.

reason, the better will be the chances for a sound recovery later on.

"There is no cause for taking a discouraging view of the future; and if the country is favored, as still seems probable with ample crops, the year 1916 will prove a more satisfactory period than seems probable from present immediate outlook."

HARDWARE.

The hardware trade reports business good, with substantial expertations of a continuation of satisfactory trade. All classes of spring lines are being sent out in goodly quantities, while orders are being received for fall goods, such as stayes, slove hardware, pipe, etc., ammunition, sporting goods; however, the uncertain wool conditions more or less affect the trade as the wool men are pretty fair patrons of hardware dealers in certain and sometimes extensive lines of camp furnishings; and their having or not having ready cash is therefore a matter of interest where prompt collections are desired. The uncertain copper situation is creating uneasiness, which will not be relieved until it is settled whether the porphyritic interests of Utah and Arizona get ahead of the carbonate-quartzite interests of Montana and the lake region in regulating the market quorations of copper. The harness department is doing well, as is leather generally, as with the spring of the year. The bardware trade reports busines

LUMBER.

The lumber trade reports nothing of moment transpiring during the past week, except perhaps in the shingle market, where an effort has been made to stiffen. However, the shipments were the reports of damage have been a little freer, as the car famine has apparently begun to ease up. The demand the damage was confined to the mills to their fullest, if not more

S. S. FOR BAD BLOOD

Normal, healthy blood contains millions of tiny red corpuscles, which are

the vitalizing and nourishing element of the circulation. These corpuscles are constantly forming in healthy systems by the extraction of nutriment from food eaten, and this nourishment is then supplied through the circulation to every

portion of the system. Any system which does not receive the proper amount of blood nourishment is not prepared to withstand the countless disorders that assail it. Bad blood can not nourish the body, the circulation must be pure, rich and strong if we would enjoy good health. Bad blood manifests itself in various

ways. With some it takes the form of skin diseases and eruptions, others become

bilious and malarious, with sallow complexions, torpid liver, etc. If the germs and impurities in the blood are of a more virulent nature then bad blood becomes more

serious and produces Rheumatism, Catarrh, Sores and Ulcers, and like troubles. Nothing equals S. S. S. for bad blood. It is Nature's own blood purifier, made

from roots, herbs and barks. It goes into the circulation and removes every impurity or poison, strengthens and enriches the blood, and in this way supplies the body with the proper amount of nourishment to maintain good health. S. S. is likewise the finest of all tonics and while purifying the blood builds up every

portion of the system. S. S. S. cures every allment coming from bad blood, and it does so simply because it purifies the circulation. Book on the blood sent free to all who write.

THE SWIFT SPECIFIC CO., ATLANTA, GA.

WHOLESALE DRY GOODS.

WHOLESALE DRY GOODS.

The wholesale dry goods trade locally reports very active trade in chiffon and shantung goods bearing jaquard figures and stripes in patterns, displacing the more costly lines of silks. General lines are going well, and collections are good. Jobbers report the general dry goods market as unsettled. Liquidation of stocks tend to depress sentiment, while huyers are not yet prepared to operate. However, there are some good signs in fine fabrics and the yarn trade. It is claimed there is no overproduction generally, although mills that would not sell beyond 30 or 60 days in October, when they had good opportunity, accumulated goods which they have not since been able to distribute. Staple prints continued the continued of the goods which they have not since been able to distribute. Staple prints continue dull, with buyers anticipating a drastic revision during the current month. Fine goods show promise, with a possible reduction to buyers of fancy qualities placing tentative orders. But stocks of the better qualities are prety well cleaned up. Advanced samples in spring cottons for 1911 show a preponderance of Persian and block designs, also neat, light colored floral effects. The trend of fashion is toward soft finished and sheer cloths permitting loose fitting summer weat. mitting loose fitting summer wear White madrases have been selling quite well for waistings and dresses, but the lemand for white goods is chiefly in

Swisses.

Knit goods are reported at a stand still as purchasers want a price revision, to which the mills are unwilling. Linen importers are waiting, unwilling to used the prices named for the spring of 1911. So substitutes for linens are being used, and with slik piece goods selling at very low prices, the American consumer is turning more to these goods than to the higher priced linen dress fabrics. There are many new shades in summer sliks, with attractive ideas from French designers, with black and white effects, and shot silks growing in favor. For tailored costumes, diagonal serge foulards are moving with much success. There are complaints regarding the fall situation, manufacturers saying they are compelled to take orders at practically the cost of production, so that there is no money in the business. A firm stand for reasonable prices is called for. Knit goods are reported at a stand still

RETAIL DRY GOODS.

The retail dry goods trade reports The retail dry goods trade reports business good, and collections fair. General spring line stuffs are called for, noticeably shirt waists which tend to short sleeves. Millinery is quite strong, with the choice between big and small hats about a stand-off. Business seems to be either way up or way down, without the desired happy medium. The suit trade in pieces is reported poor, while the costume, in one piece, is selling very well. Laundry lines are proving excellent, as is also embroidered underwear. Parasois are beginning to be called for in sizeable numbers, and long silk gloves are in steady demand. Shoes are doing well.

BUSINESS NOTES

Quite a number of changes have oc urred in the list of stocks, which is isually the case when money growa tighter, as it seems to be doing now, As such times there are always quite a number of local stocks thrown on the market to satisfy quick cash dethe market to satisfy quick cash demands. This has notably been the case with Consolidated Wagon & Machine and Utah-idaho Sugar stocks which were sold in considerable quantities at figures named below. There is an evident disposition on the part of lenders to put on the check strings all up and down the line, especially to people who are known to be engaged in speculations. Higher rates for money prevail in consequence, and at some banks loans will not be made at all for the present. the present.
The following are the latest quota-

Amalgamated Sugar Co., com...
Con. Wagon & Machine Co...
Continental National bank....
Continental Life Insurance...
Desert National bank Deseret Savings bank
First National Bank, Ogden
First National bank, Murray.
First National bank, Logan
Home Fire Insurance Co...
II. J. Grant & Co. Lewiston Sugar 19.75
Merchants bank 105.00
National Bank of the Republic 185.00
Ogden Savings bank, Ogden 280.00
Pringree National bank, Ogden 250.00
Provo Com. & Savings bank 180.00
Rocky Min. Bell Telephone Co. 47.00
Salt Lake Security & Trust Co. 147.00
State Bank of Utah 236.00
Thatcher Bros. Banking Co. Log. 157.50
Utah Bkg. Co., Lehi & Am. Fork 140.00
Utah-Idaho Sugar Co., pfd. 8.60
Utah County Light & Power Co. 1.15
Utah National bank 145.00
Utah Implement Vehicle Co. 100.00
Utah Savings & Trust Co. 112.00
Walker Bros. bankers 250.00
Western Loan & Savings Co. 115.00
Zlon's Savings Bank & Trust Co. 650.00
Z. C. M. L. 209.00

BONDS (add accrued interest). C. R. & P. Co.
Sumpter Valley railroad
Utah Light & Railway Co. Utah Light & Power (4) 78.50 Utah County Light & Power Co. 100.50

Aladdin's Cave Amusement company, Salt Lake; capital \$5,000, at \$100. George E. Hemphill, president; Henry I. Cobb, vice president; Rufus E. Cobb, treasurer; Henry I. Cobb, sec-retary; additional director, W. D. Sutherland. Capital stock subscribed in

Mabel Gold & Silver Mining company, Salt Lake; capital \$30,000 at 10 cents; treasury stock, \$10,000, H. S. Margetts, president; A. B. Margetts, vice-president; C. L. Jacobson, secretary and treasurer; addition directors, R. A. Margetts and Mrs. L. M. Margetts, Will exploit mining claims in Humboldt county, Nevada, which are taken for the full capital stock.

S. H. Browne company, Ogden; capital \$50,000, at \$190. S. H. Browne, president and general manager; W. D. Vincent, vice-president; L. J. Browne, secretary and freasurer.

CHAMBER OF COMMERCE.

Members of the Manufacturers' Asso-

ciation of Utah met Friday evening at the office of the Utah Gas & Coke

company. Matters pertaining to the

Salt Lake City's New Hotel New Incorporations

THE SEMLOH Opened April 23. Second South and State Streets.

250 ROOMS.

Rates: \$1.00 for one; \$1.50 for two. Room with bath: \$2.00 for one and \$3.00 for two. 100 suites with bath; rates in proportion.

The finest furnishings ever placed in any hotel between Chicago and San Francisco. Best location in the eity. Rathskeller seating 600 persons. Music noon and

SEMLOH HOTEL CO., Prop.



large room, those coming later to have next choice of places as they come in. On the evening of May 12 a preliminary reception will be given in the Vermont quarters, to which the public is in-CREDIT MEN'S DINNER.

Annual Affair Takes Place This Afternoon.

At this afternoon's annual banquet of the Utah Association of Credit Men the following program will be observed with Arthur Parsons as toastmaster.
"In Union There Is Strength," Robert The Credit Men," the Rev. Elmer I.

"The Credit Alea, the Rev Carthy."
"Traffic Topics," W. S. McCarthy.
"The Komikal Kuss," Eugene Owen.
"Imitations," Kenneth C. Kerr.
"What I Don't Know About It," J.

E. Caine. The Graham Male quartet will give several selections and an orchestra will play during the dinner.

Genuine Navajo blankets, 20 per z. C. M. I. Carpet Deet.

LISLE GARMENT SPECIAL, \$1.10.

WESTERN MARKET LETTER.

Kansas City Stock Yards. May 2—The cattle market underwent a gradual softening last week, and closing prices were off 20 to 35 cents on most all kinds, with helfers showing even a greater decline sometimes. Feeders did not lose quite as much, as there is a good demand in the country for young cattle to feed, and bulls also held up almost steady. Calves fluctuated a good deal, but closed in a rut, with all their advance wiped out. The run today is 10,000 head, quite an increase over a week ago, and with other markets supplied in proportion, the natural result is lower prices today, steers to 15 lower, cows and helfers steady to a shade lower. As usual on Monday, stockers and feeders are in good demand, and prices are firm. The top on heavy steers today is 7.50. In the native division, and a drove of 1.100 steers in the quarantine division also brought 7.50. Oklahoma corn fed steers. Medium class steers bring 6.50 to 7.65 and cake fed cattle from the south sell at 6.00 to 6.65 mostly, some meal fed steers today at 7.25. The range on helfers is 4.75 to 7.50, and best heavy cows bring up to 6.75. The latter have been scarce during the past week. Best veals are worth 8.75, and bulls bring 4.75 to 6.40, feeders 6.25 to 7.00, stockers 5.00 to 6.50. Prices remain about 1.50 per cwt. higher than at this time last year. The market closed a little firmer today, when it was learped that railroad washouts would prevent 100 car loads of stock reaching the yards in time for the market.

Hog receipts were at a minimum figure all of last week, and although prices advanced 15 cents, it was a poor showing. Packers have been devold of the buying impulse for 10 days, as they claim demand for fresh meats is slack, and that they do not need the hogs. The run today is 7.000 head, market 10 to 20 lower, heavy hogs at 9.20 to 9.35, medium weights 9.10 to 9.25 and light hogs up to 9.20. The extraordinary slim receipts last week were abnormal, and unless a much wider outlet develops in the fresh meat is slack, and that they do not need th

Clipped wethers are worth up to 7 and best ewes, clipped, around 7.00

DANISH EXPERT COMING

Famous Authority on Dairying and Milk Supply to Visit United States.



PROF. BERNHARD BOEGGILD.

Under the auspices of the Dauis American association, Professor Berncreases capital stock from \$10,000 to \$50,000, at \$100. Godbe-Pitts Drug company taken over for \$40,000, leaving \$10,000 as treasury stock. Walter H. Dayton is president of the company and Newell Beeman is secretary. hard Boeggild, of the Royal Danish Agricultural college of Copenhagen, Denmark, will visit the United States during May, June and July, delivering a series of lectures at a number of universities and agricultural colleges on Dairying and Milk Supply, at the same time studying American methods and conditions. Prof. Boeggild will also visit Danish-American settlements of the middle west and northwest de-Western Monthly company, Salt Lake; capital \$50,000, at \$10; treasury stock, \$20,000, R. W. Sloan, president; J. H. Garrett, vice-president; Frank J. Gustin, secretary; A. N. McKay, treasurer; additional director, Willard Scowcroft of Ogden, Plant of the Western Monthly magazine taken over for \$50,000.

and conditions. Prof. Boeggild will also visit Danish-American settlements of the middle west and northwest, delivering lectures in Danish.

His lecture-course covers a field as broad as the field of dairying itself. Among his English lectures are the following: "The Dairy Legislation of Denmark," "Danish Cow Test Associations," "Denmark's Butter Production and Butter Export," "Hygienic Requirements and Milk Prices," In addition Prof. Boeggild will deliver popular addresses in New York, Chicago, Omahs, and other large cities, on "The Milk Supply of Copenhagen." This feature of Prof. Boeggild's lecture trip is bound to arouse a great deal of interest, it being generally conceded that Copenhagen is the one among the big cities of the world where milk is best and cheapest.

Prof. Boeggild is perhaps the greatest living authority on dairying in Europe, his activity having by no means been limited to his own country.

As a scientist, teacher and counselor

As a scientist, teacher and counselor As a scientist, teacher and counselor he has for the last generation been prominently associated with the dairy industry of Denmark. As an author and lecturer his influence has been felt not only in Denmark, but throughout Europe. As an investigator and organizer in his special field he has done more for his country than perhaps any other living Dane. His activity no doubt has increased the value of Danish exports by millions of dollars, while he himself has been content with a modest salary.

At a critical moment he directed the energy of the Danish farmers from the

Vermont building were discussed at energy of the Danish farmers from the

length. It was decided to call the ground floor of the Vermont building the "Utah Chamber of Commerce." It was also decided to give the first nine counties making application for space the benefit of the nine windows in the large room, those coming later to have next choice of places as they come in.

mark.

Observers have often declared that the Danish farmer is the most successful business man among the farmer of the world. This is largely due to:

Danish forms are market gardens Every inch is cultivated. In Denmark there is no cry: "Back to the farm." Parm life is considered attractive, no only a patriotic duty, but a pleasure as well.

to the dairy-industry. It is well-nigh universal. The Danish farmers co-operate in every way possible. There are co-operative industries and institutions covering every branch of farming and farm-life. But as applied to dairying, co-operation is seen at its best.

Its best.

There are more than a thousand co

There are more than a thousand cooperative creameries in Denmark with
an overwhelming majority of the
farmers as patrons, and through their
co-operative export-societies the
farmers themselves attend to the
business-end of dalrying.

Since the early eighties Professor
Boeggild has been the leading spirit
in this movement. Previous to 1886
Boeggild was asked by the Federation of Agricultural societies of Jutland to investigate, whether the
peasants should continue to churn
their own butter, or sell their milk to
central dairies, or themselves establish co-operative creameries. As a result of his investigation Professor
Boeggild published his big work,
"Co-operative Creameries" (Andelsmaelkerier), which revolutionized the
whole dairy-industry. He emphasized
the importance of co-operation, as
yielding the greatest advantages to
the smaller farmers.

During 1886-1890 he personally as-

the smaller farmers.

During 1886-1890 he personally assisted in the establishment of 614 coperative creameries.

Since then Denmark's butter export

has multiplied eight-fold, until it now reaches the imposing total of more that 225,000,000 pounds a year. To England alone Denmark exports al-most a million dollars' worth of butter a week.

FREE PUBLIC LECTURE.

On Sunday night at 8 o'clock Prof. N. Matthews will lecture on "Life and Its Purpose" followed by Psychl Phenomena, Elko Hotel, 275 So Main.

Genuine Navalo blankets, 20 per zent off.
Z. C. M. I. Carpet Dent.

WOMEN AND THE FAMILY'S SAVINGS

A large proportion of our savize she is fitted to handle the in-come to the rest advantage. Whelher the account is much or little, she makes a habit of depositing a portion of it regularly, thereby laying up a fund which will eventually build a home or in other ways provide for the future. This company invites accounts of one dollar and upwards, paying layers.

Salt Lake Security & Trust Co., 32 Up Main Street.

Capital

Stories of Success

STEPHEN GIRARD.



an education.

For years he sailed the sea, making the world his best school, and industry his best capital.

Keen, shrewd, honest, he always coupled his tact and far-seeing in business matters with a propensity for saving. We are all creations of habit.

Once you acquire the savings habit, the putting away of a fixed amount soon becomes a real pleasure to look soon becomes a real pleasure to look forward to.

A dollar will start a savings ac-count here, and the money is safe from burglary, fire, or your own im-provident spending.

UTAH SAVINGS & TRUST CO. 235 Main St. Salt Lake City, Utah. In the business heart.

Lyman R. Martineau Offers

Irrigated Farms, Dry Farms Fruit Lands, **Homes** and

Business Locations for Investors and Home Builders. LEGITIMATE INVESTMENT STOCK SPECIAL.

SPECIAL.

500 acres fruit, beet or grain land near Logan, at \$100 an acre, ample water right.

500 acres wheat land, best part Cache Valley, at \$75 an acre, water and Improvements thrown in.

160 acres and water at Tretnon, Cache Valley, 5-room house, 15 cows and a bull, for \$7,500; \$2,000 down, balance easy terms.

Write or call P. O. Box 704, Office 400 and 401 Herald Bildg.

Bell phone 741; Ind. \$35.

L. R. MARTINEAU

HIAWATHA

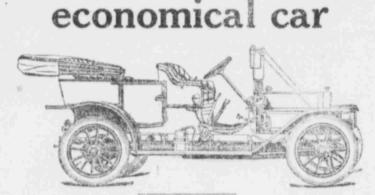


The coal that does not slack. Long lasting and economical Highest quality and the best preparation, Ask your Dealer.

Consolidated Fuel Co. Jesse H. White, Gen'l Sales Agt.,

Salt Lake City, Utah.

Cadillac once more proves itself most



Remarkable record submitted by 75 Cadillac "Thirty" owners in New York metropolitan district who have driven their cars 398,884 miles at a total cost for mechanical repairs of \$53.21, averaging 71 cents per car.

Equivalent to 16 times around the world—388.884 nules—at a total repair cost of \$53.21!

That is the amazing record revealed by statistics just compiled from the experiences of 75 Cadillac "Thirty owners in New York City and vicinity. It is doubtful if the entire history of travel and transportation—steam, lectire or gasoline—can show a case of

striving to attain a minimum.

The 75 owners went their separate ways with their 75 Cadillac "Thirty" cars, each without reference to the

car was one gallon for each 15 mile of travel and one quart of oil for eac 175 miles of travel. The Demi-Tonnea 175 miles of travel. The Demi-Tonneau car showed an average of 17½ miles for each gallon of gasoline and 200 miles for each quart of oil. Some users obtained 20 or more miles for each gallon of gasoline, but the figures first given are averages.

There is no disguising the fact that this record has proven a revelution, even to automobile manufacturers themselves.

other. They took no special precautions, but drove where they pleased, when they pleased, when they pleased, without the slightest idea that their experience was to be made a matter of record.

At the close of 1909 statistics were collected and compiled from the signed statements of the 75 users.

It was found that the 75 cars had traveled a total distance of 298.84 miles, or a distance equivalent to 16 trips around the world.

Forty-six of the owners had no repair cost whatever—not a single panny—in spite of the fact that some of them had driven their cars as much as 18,000 miles.

The highest individual repair charge for the entire year was that of one user, whose car cost him—for special reasons which did not reflect upon the construction in any way 410, the distance it carried being 9,000 miles.

Eleven of the others expended during the year from 25 cents to 50 cents. The average distance traveled was 5.318 miles per car, yet the average repair expense was less than 71 cents each.

The signed statement of these 75 users showed further that the average gasoline consumption for the touring

Raymond-Bracken Auto Co. Distributing Agents.

SALT LAKE CITY, UTAH.

Frames

For a suitable and inexpensive gift think of picture frames. Always acceptable. In sterling we have a splendld line at 50c. \$1.00, \$1.50, \$2.00, \$2.50 and up.

Phone TILL ST





65

Santa E EXCURSIONS

From Ogden and Salt Lake City to East and return.

Missouri River ...\$40.00 St. Louis, Mo. . . . 49.00 St. Paul 52.00 Peoria 51.10 Chicago 55.00

Dates of Sale

May 6-14, June 4-11-18-27 July 7-29, Aug 4, Sep.14-23 Return Limit, Oct. 31st For further information address

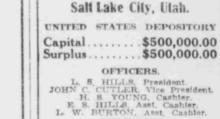
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The Utah National Bank,

anital and Surplus ... Accounts of Banks, Corporations,
Firms and Indivduals Invited, 4 per
cent on Savings Deposits.

W. S. McCornick, Prest.; R. T. Badger. Cashier; T. R. Cutler, Vice
Prest.; C. H. Wells, Aust. Cashier,

DESERET NATIONAL BANK =



DIRECTORS. John R. Barnes.
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L. S. Hills.
W. H. McIntyre,
Francis M. Lyman.

Safety Deposit Boxes For Rent.

Merchants Bank

277 MAIN OFFICERS H. P. Clark, President, John J. Daly, V. P. A. H. Peabody V. P. W. H. Shearman, Cashier.

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4 per cent interest paid on exvinge.

Established 1889.

UTAH COMMERCIAL AND SAVINGS BANK

WM. F. ARMSTRONGPresident. BYRON GROOCashler

Commercial Banking in all its Branches. Four per cent interest paid on savings deposits.

ACCOUNTS SOLICITED.

The State Bank of Utah

SALT LAKE CITY, UTAH. (Established in 1890.)

Solicits accounts of Banks, Firms and Individuals, and extends to customers every reasonable courtesy and facility.

JOSEPH F SMITH President
ANTHON H LUND Vice President
H J GRANT Vice President
CHARLES S. BURTON Cashier
H T. McEWAN Asst. Cashier

R. G. Dun & Co.

The Mercantile Agency. George Bust, General Manager, Idsho Nevada, Utah and Wyoming. Office in Progress Building, Salt T. City, Utah.

NATIONAL BANK OF THE REPUBLIC FRANK NNOX President
JAM'S A MURRAY. Vice President
W F EARL
E A CULBERTSON Asst. Cashler,
Capital and Surphis 425,00.00
A thoroughly modern savings depart
ment conducted in connection with
this hask, Safe deposit boxes for rent

McCornick & Co. BANKERS

SALT LAKE CITYUTAH Established 1873.

Continental National Bank Capital \$250,000,00

Every branch of a modern bank J. E. Cosgriff Pres. W. P. Noble Vice-Pres. T. W. Boyer Cashier.